

FTC MOTION FOR TEMPORARY RESTRAINING ORDER

EXHIBIT 7

Declaration of Edene Shirley Lakpa

DECLARATION OF EDENE SHIRLEY LAKPA
PURSUANT TO 28 U.S.C. § 1746

I, Edene Shirley Lakpa, have personal knowledge of the facts below and am competent to testify about them:

1. I am over 18 years old.

2. I am a resident of Rockville, Maryland.

3. I am currently employed as a legal assistant at a law firm.

4. In or around November 2018, I was scrolling through Instagram when I came across an Instagram story from a friend I'd gone to college with. My friend, who was pretty well known at my college and had a lot of Instagram followers, was advertising a credit repair opportunity. About a month later, in or around December 2018, I came across another Instagram story from another person I'd gone to college with. She was advertising the same credit repair opportunity that my friend had been advertising a month prior. I knew it was the same opportunity because both stories featured a screenshot of an email from a credit repair service named "Smart Credit." This email stated that the recipient's "credit score increased by [X amount of] points." I believe the second person's post cited "100 points." Both posts also mentioned a man named "Kevin." Soon after that, I saw my friend reposting a screenshot of the second person's Instagram story on their own story, which confirmed for me that the two had been posting about the same opportunity.

5. These Instagram stories caught my attention, as I had actually been interested in getting my credit repaired. I had graduated from college earlier in 2018, and made some financial decisions my freshman year that harmed my credit.

6. In or around January 2019, I reached back out to the friend whose story I'd seen in November 2018 and told him I was interested in the credit repair opportunity. His advertisement post had said to "DM" him, so I sent him an Instagram direct message ("DM") requesting more information. My friend

1 subsequently connected me with the aforementioned man, Kevin Jerome. My
2 friend provided me with Jerome's phone number, and I introduced myself to him
3 via text message. We then set up a calendar appointment so that Jerome could
4 provide me with more information about the credit repair opportunity over the
5 phone. A true and accurate copy of the initial text conversation I had with Jerome
6 is attached as **Attachment A**.

7 7. During our first call, Jerome explained that he was an agent for Financial
8 Education Services ("FES"), and that this credit repair opportunity would remove
9 all negative marks and late payments from my credit report. He told me success
10 stories about clients of his that got entire bankruptcies removed from their reports
11 using FES's services. He explained that FES would accomplish all this through a
12 dispute process that "the credit bureaus don't want you to know about." He
13 explained that FES had lawyers on hand that would help consumers throughout the
14 credit repair process. However, he did not specify or explain how the lawyers
15 would actually go about repairing credit, despite me asking for further clarification.
16 He simply gave me a rambling answer about how they were going to write letters
17 that were in compliance with the law. I later understood that the letters to which
18 Jerome referred to were dispute letters that FES would draft on my behalf
19 disputing items on my credit report. I would then sign these letters and send them
20 out directly to the credit bureaus.

21 8. Jerome mentioned that the opportunity would cost about \$89 a month. There
22 was also an additional initial registration fee for the credit repair service that was
23 somewhere around double the monthly \$89 fee. However, Jerome claimed he
24 would waive the additional fee for me "since I was a Howard alum," and would
25 only have me pay \$89 to get started.

26 9. I was admittedly a little skeptical about this service and Jerome's claim that
27 all negative marks would be removed from my credit report. However, since I'd
28 previously seen those two people I went to college with advertising this

1 opportunity in a positive light, one of whom was a friend I trusted and respected, I
2 decided to trust Jerome and register for FES's credit repair service. I reached out to
3 Jerome via text message on or around January 16, 2019, in order to inquire about
4 next steps in the registration process.

5 10. We completed the whole registration process over the phone and through
6 text. Jerome completed my registration paperwork for me, and I recall having to
7 send him a copy of my driver's license, my social security card, and a utility bill. I
8 never actually got to see any of the registration paperwork Jerome was filling out
9 for me.

10 11. During this registration process, I asked Jerome if FES could send me a
11 starting letter or some similar type of written document to confirm my registration
12 with the credit repair service and provide the details of the service. Jerome
13 explained that FES "doesn't do contracts," which I thought was strange.
14 Unfortunately, I never received a contract or starting letter from FES. Furthermore,
15 I never received a written statement called the Consumer Credit File Rights Under
16 State and Federal Law, and I also never received a contract cancellation form. I did
17 not sign any form during the registration process. A true and accurate copy of text
18 messages in which I inquired about both a starting letter and next steps in the
19 registration process is attached as **Attachment B**.

20 12. After Jerome completed my registration, Jerome sent me the username and
21 password I would use to log in to my online credit repair account, which was under
22 a website portal named United Credit Education Services ("UCES"). The name of
23 the credit repair service I'd purchased was FES Protection Plan, though I realized
24 I'd also been registered for a credit monitoring and identity protection plan called
25 Smart Credit, which is a name I recognized from the stories I'd seen on Instagram.
26 The UCES portal was where I'd be accessing my dispute letters, whereas the Smart
27 Credit portal would be a place I could upload my financial documents, including
28 bills and loans I owed. I would also be able to create a will on the Smart Credit

1 portal. After completing my FES registration, Jerome sent me a welcome text, as is
2 noted in Attachment B. The closest thing I received to a starting letter was an email
3 from FES thanking me for my enrollment with the FES Protection Plan, but it
4 lacked any details about the substance of the service. A true and accurate copy of
5 this email from FES is attached as **Attachment C**.

6 13. Although Jerome did not explain it clearly on our first call, I came to
7 understand that the way FES would supposedly fix my credit was through a dispute
8 letter process. Jerome claimed that FES had lawyers on hand who would write
9 letters disputing various items on your credit report, including items that were
10 actually supposed to be there. The letters featured UCES's watermark, as well as a
11 P.O. Box address, email address, and phone number that were all supposedly
12 affiliated with the brand. New letters were only available once every 30 days, and
13 because they were made available to me in PDF form, I was unable to edit them
14 (outside of providing my signature). Jerome claimed that the reason the dispute
15 letter process worked is because eventually, the credit bureaus would stop
16 responding to disputes on time, thus forcing them to remove the disputed accounts
17 from one's credit report. He explained this information to me in better detail on a
18 phone call we shared after I completed my registration.

19 14. Jerome explained that during my first few months with FES, these letters
20 would be emailed to me, at which point I had to print them, purchase the envelopes
21 and stamps, and mail them out to the credit bureaus myself. A true and accurate
22 copy of an email I received from FES along with my dispute letters is attached as
23 **Attachment D**. A true and accurate copy of the dispute letters themselves is
24 attached as **Attachment E**. Moreover, I was instructed to track the letters after
25 mailing them out and report to FES on when they'd been delivered. I also had to
26 report to FES every time the credit bureaus responded back to me and send them
27 the responses I'd received. A true and accurate copy of texts in which Jerome
28 instructed me to submit response letters to FES is attached as **Attachment F**.

1 15. Upon reading through these letters, I noticed the letters were disputing items
2 that *were* supposed to be on my credit report since they were my accounts. Jerome
3 suggested he could adjust the language for accuracy. The next day, Jerome called
4 me to discuss how exactly I wanted to change the language. However, a little under
5 three weeks later, Jerome texted me and informed me that the “credit litigation
6 team” had informed him that the dispute letters’ language could *not* be adjusted. I
7 would need to send the letters in the exact manner they were written. A true and
8 accurate copy of a text conversation I shared with Jerome in which the
9 aforementioned issue was discussed is attached as **Attachment G**.

10 16. This whole process made me very skeptical about FES. I began to wonder
11 why I was charged \$89 a month for a service in which I had to complete a
12 significant amount of work myself, and why the lawyers did not send these letters
13 to the credit bureaus themselves. I eventually learned that the templates for the
14 letters were actually already uploaded to my portal, so there had been no need for
15 me to wait around for them to be emailed over.

16 17. Another thing I did not understand about FES was that they required me to
17 pay the monthly \$89 fees even during months where FES did no work for me. The
18 credit bureaus would take about 4-6 weeks to respond to dispute letters, which
19 meant there would be entire months when FES’s lawyers did nothing for me. I did
20 not feel comfortable paying the service fees during these long waiting periods.

21 18. Some time in late 2016 or in 2017, I’d discovered some fraudulent phone
22 plan accounts listed on my credit report that appeared to claim that I was overdue
23 thousands of dollars on phone lines that I personally did not own.

24 19. I told Jerome that I wanted ask FES’s lawyers to help me get these accounts
25 removed from my report. Jerome had me submit some communication form on the
26 UCES portal, which is the same portal where I accessed my dispute letters. The
27 form had me fill out my name and then explain what I wanted to ask the lawyers
28 about. A customer service representative for the lawyers subsequently responded to

1 my inquiry via email. She explained that the lawyers claimed they could not use
2 dispute letters to remove these phone acconts from my credit report. Instead, the
3 lawyers recommended I file a police report and dispute these accounts directly
4 with the phone companies the accounts were associated with. This made no sense
5 to me. These fraudulent accounts were bringing down my credit score – wasn't the
6 entire point of the dispute letters to dispute negative charges, marks, and accounts
7 on our credit reports? Why were the lawyers using dispute letters to dispute items
8 that *were* supposed to appear on my credit report, yet unable to dispute items that
9 were *not* supposed to be there?

10 20. Throughout my time with FES, Jerome regularly tried to recruit me to
11 become an FES agent as well. He would ask me at least once a month. He claimed
12 that if you recruited a couple of new FES consumers on a monthly basis, you
13 would qualify to receive your own credit repair services for free. He also said that
14 agents who recruited a significant number of people to the company would become
15 eligible for jobs at FES's corporate office. However, I was not interested. If I was
16 having bad personal experiences with this credit repair service, why would I want
17 to advertise and sell for them? Jerome also asked me if any of my friends or family
18 would be interested in the credit repair services, but I did not feel comfortable
19 recommending them. See February 18, 2019 text conversation in Attachment G.

20 21. On or around April 2019, I reached out to Jerome to express my grievances
21 about both him and FES as a whole. I felt that there was a major lack of
22 transparency regarding the manner in which FES was "repairing" my credit. For
23 example, I sent the responses from the credit bureaus to FES according to their
24 instructions, but no one from FES ever followed up with me or explained what
25 next steps FES would take. Whenever I asked Jerome to elaborate on the process,
26 he would either ignore me or give me run-around answers. I was also frustrated by
27 the long wait-times in between rounds of letters, and felt that nothing was truly
28 being done to improve my overall credit.

1 22. Unfortunately, my displeasures with both Jerome's and FES's services only
2 grew from there. At one point, Jerome countered my complaints by stating that
3 FES *had* in fact removed one singular account from my credit report: my Discover
4 account. Even though I accepted Jerome's claim at the time, I ended up finding out
5 it was not true. The next time I checked my credit report, I learned that my
6 Discover account was still present on the report. A true and accurate copy of the
7 texts Jerome sent me confirming this account removal from my credit report is
8 attached as **Attachment H**.

9 23. On or around May 30, 2019, I reached out to FES corporate via email and
10 requested that they close my account for good. I was offered a free month of credit
11 repair services in an attempt to convince me to continue giving FES a chance. I
12 ended up agreeing to this free month. A true and accurate copy of an email I
13 received from FES corporate confirming their free month offer is attached as
14 **Attachment I**.

15 24. I decided to finally terminate the credit repair services when I did some
16 online research and realized that FES was likely running an illegal credit repair
17 operation. Additionally, no changes were made to my credit after this free month I
18 was offered. Once I decided to leave FES for good, I attempted talking to Jerome
19 about the matter first. However, Jerome and his assistant, Kayla, were not helpful
20 or cooperative. I then reached out to FES corporate via email and requested that
21 they close my account for good. On or around June 28, 2019, FES officially
22 cancelled my credit repair service account.

23 25. I regularly monitored my credit report while registered for FES's credit
24 repair services, and found that no changes were made to my credit, including the
25 Discover account that Jerome had falsely claimed was removed. The credit bureaus
26 frequently sent me letters stating that they'd reviewed the items my letters had
27 disputed, and were able to confirm that the items in question did in fact belong on
28 my credit report. When Jerome first told me about the attorneys before I'd

1 registered with FES, I was under the impression that these attorneys would talk to
2 the credit bureaus directly and negotiate my credit report with them. However, this
3 was clearly not the case. To be quite honest, I'm not even sure these attorneys
4 exist, as I never got to speak with them directly. The closest I ever got to speaking
5 with the FES "attorneys" was via their customer service representative when I had
6 asked for their help removing the fraudulent phone accounts from my credit report.

7 26. After cancelling my FES registration, I filed a complaint with the Better
8 Business Bureau ("BBB") in hopes they would help me obtain a full refund of
9 everything I paid to FES since no changes had been made to my credit score. I was
10 registered with FES for a total of six months from January to June 2019, but since
11 I'd received one free month of service in June, I was only billed the monthly \$89
12 fee for a total of five months. A true and accurate copy of excerpts of my bank
13 statements showing payments to UCES from January until early June of 2019 is
14 attached as **Attachment J**. The total amount I requested back was \$455. FES
15 replied to my BBB complaint claiming they could not refund me since they never
16 guaranteed any results from their credit repair service. This was a lie. Jerome had
17 explicitly promised me negative items were going to be removed, which would in
18 turn improve my credit score. This obviously did not occur. Thankfully, FES
19 eventually issued me a \$455 refund check. A true and accurate copy of this refund
20 check is attached as **Attachment K**.

21
22 Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing
23 is true and correct.

24
25 Executed in Rockville, Maryland on September 17th, 2021

26
27
28 
Edene Shirley Lakpa

ATTACHMENT A

To: Mr. Kevin Jerome



Text Message
Jan 6, 2019, 5:05 PM

Good Evening Mr. Jerome. My name is Edene Shirley Lakpa. Loick St. Louis referred me, I'm interested in repairing my credit but I don't know where to start

Hi Edene

Here is my calendar. Pick a time that works for us to speak next week regarding credit restoration
calendly.com/thinkobsidian
Kevin J. IG: @th

inkobsidian

Jan 7, 2019, 11:54 AM

Hi, I keep getting an email saying my appointment time is from 12:30am-1pm but that's not the time I signed up for. Should I just stick to the time that I confirmed on the website?

What time did you confirm for?

My calendar shows 7:30 pm eastern time for tomorrow

That's the time I confirmed, the email says 12:30am, but I will stick to 1/8/19 at 7:30pm

Hmm. That's odd. I'll look into it but yes 7:30 pm

Jan 8, 2019, 7:35 PM

Good evening Mr. Jerome. Are we still on for the call tonight?

Yes mam. I need 5-10. I am finishing a clients documents. Apologies. Looking forward to speaking to you

No problem

Is there anything I need to have ready beforehand?

No mam, calling now

Hi Mr. Jerome, should we reschedule?

Nevermind, I am just now seeing your text

Jan 16, 2019, 9:17 AM

Hi Mr. Jerome, just wanted to check back in with you, what is the next step in the process? Also, could we



iMessage



ATTACHMENT B

To: Mr. Kevin Jerome



Jan 16, 2019, 9:17 AM

Hi Mr. Jerome, just wanted to check back in with you, what is the next step in the process? Also, could we communicate via email once we begin? It's a little easier for me to keep track of important things over email rather than text

Good morning. The next step is for us to process your payment, from there I'll send you instructions to set up your account and at that point in 2 business

days, you'll have your disputes sent via email. You print them out, sign them and make a copy of driver's license and social security

Okay no problem. Would it be possible to email me (edeneshirle.lakpa@bison.howard.edu) all the info as far as payment (I think you said the payment was \$89/month) and next steps. I know you guys don't do contracts but is there a formal starting letter or anything?

Yes there is. You'll receive an email the moment I input your info which I took down last week or so. This initial portion here just so we are copacetic

we should speak on the phone and then we can transition to email.

Okay, I'm at work right now but what time works best for you? Usually take a lunch break between 12-2pm and finish work around 5pm

Let's speak at 12 briefly for about 10. We will get things situated

Sounds good

Jan 16, 2019, 11:29 AM

Something with work came up, I won't be able to talk until around like 12:30 is that okay

Yup

Jan 16, 2019, 12:37 PM

Are you ready to speak?

Yes!

Also edene. If you pay gas and electricity at your location. Send me a picture of the bills. Great chance I can reduce that for you for no charge. My LLC

think obsidian falls underneath a firm called R&K wealth development. I handle the credit and real estate side and my colleague handles the utility side.



iMessage



To: Mr. Kevin Jerome



think obsidian falls underneath a firm called R&K wealth development. I handle rhe credit and real estate side and my colleague handles the utility side.

I do but I split it with my roommates. But my name is only on one bill

Send the one that has your name and I'll see how much if possible the bill can be reduced.

Okay. I can send it later when I get off

Great

Edene congratulations on starting your Credit Restoration Services:

Steps to activate Services:

Log in to Protection Plan by using the email address as the username and password is last 4 of SSN.

Follow steps to verify identification and address,

👉 Next activate Credit Restoration by clicking on it. Choose "Pull Credit Report Now" and watch the 60 Second video that explains the document process. Once it says "you have successfully activated Credit Restoration" wait for your dispute letters to arrive via mail in 7 days (if you like, we can request them via email and then you can print them out)

👉 Next activate Credit Monitoring by selecting it on the Dashboard, select "Create an account" pick a password and answer security questions. Leave sponsor code blank. It will charge your card \$1 to verify your identity. Say no to any other offers for \$9.99. (Your Membership is already paid for thru FES) log in to Smartcredit and view your entire credit report, inquires, your Credit score, your Car Insurance Score, your Car Credit Score, your Employment scores. And activate SmartPhone alerts 📱. It will now alert you to changes on your credit report and your credit score increases.

👉 Next activate Identity Theft Protection.

The other 10 services you should also activate. But at least activate these 3 for now. Text me or call me with any questions or customer service is open 9am-9pm to help you. CONGRATS 🎉🎊🎊

Jan 18, 2019, 11:10 AM

Hey edene, did you set up your account?

No I've been slammed with work but I'll make sure to get to it this weekend

Roger that

Also the bill you referenced was in your name. Enjoy your Friday!



iMessage



To: Mr. Kevin Jerome



Roger that
Also the bill you referenced was in your name. Enjoy your Friday!

Will do

Jan 19, 2019, 11:10 AM

can you send me the email again? I can't find it

Type on FES in your email.

I'm not seeing anything

What's your email address again for clarity?

edeneshirle.lakpa@bison.howard.edu

Jan 21, 2019, 8:29 PM

Will be ameliorated for you tomorrow morning

Jan 22, 2019, 11:11 AM

Thank you!

Welcome, it's my pleasure. Also edene, I did not receive the utility bill we discussed.

Sorry, looking for the picture now. Do you know when they'll resend the email?



FILE_5121.pdf



Not Delivered



iMessage



ATTACHMENT C

From: **Kayla Plummer** kay.ap@myfes.net
Subject: FES
Date: January 22, 2019 at 11:37 AM
To: [REDACTED]

KP

Dear FES Customer,

Thank you for your enrollment and welcome to the FES Protection Plan! In order to begin your credit restoration you need to login to www.fesprotectionplan.com to complete the following, 3-step activation process.

Please note: In order to begin your credit restoration process, your credit restoration must be activated by obtaining your credit report.

To do so:

1. Log in to your FES Protection Plan account at www.fesprotectionplan.com
2. Click on "Credit Restoration" and securely verify your personal information
3. Watch the short, 60 second video explaining the dispute process www.uces.co/dispute
4. Read how your credit report is pulled, and click the button to fully activate!

If you have any questions, please call.

Customer Support
Phone: 248-848-9065 Option 1



Visit us at -

www.fesprotectionplan.com

www.united-credit.org

ATTACHMENT D

From: nfo@fesprotectonpan.com

Subject: Your Dispute Letters

Date: February 1, 2019 at 8:09 AM

To:



Dear Customer,

Attached are your dispute letters to sign and mail to the credit bureaus. Please complete the following quick steps to ensure the best results:

- 1) Print out your dispute letters from the attached .pdf file. You should have three letters, one for each credit bureau - Equifax, Transunion, and Experian.
- 2) Sign each of the three letters, remove the blank sheet of paper with each set of letters and replace it with a copy of your social security and address verification.
- 3) Mail out your letters, with attached verification documents, to each credit bureau according to the address on the top of each dispute letter.
- 4) Watch for your updated credit reports to arrive in approximately 30-45 days. Upon receipt, please forward to us so that we may update your account.
- 5) If you have any questions, please contact our Customer Support Team at (248) 848-9065, option 1 for assistance.

For your protection these dispute letters are password protected and can be opened by entering the last four digits of your Social Security Number in the password field.

--
--

Regards,

Customer Support / FES Protection Plan

Phone: 248-848-9065, option 1

Fax: 248-699-7000

Email: customersupport@fesprotectonpan.com


Visit your account online at www.fesprotectonpan.com

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error please delete it. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.



Edene_418029_
1dispute.pdf

ATTACHMENT E

Edene Lakpa




United Credit Education Services

Edene S Lakpa
[REDACTED]
[REDACTED]

2/25/2019

Dear Edene Lakpa :

Thank you for selecting United Credit Education Services to help you remove inaccurate, obsolete, and unverifiable items off your credit report. - we are excited to partner with you!

Enclosed you will find dispute letters that include all derogatory accounts that are reporting on your credit file. To get started, please complete these three easy steps:

Step 1 - Review your dispute letters.

Carefully review each account for accuracy and to confirm that you would like it disputed with Experian, Equifax and TransUnion. If there are any accounts that you would like removed from the dispute letters, or if you have any additions or changes that need to be made, contact United Credit Education Services and we will create new dispute letters for you.

Step 2 - Mail your letters to the credit agencies.

If you are satisfied with the enclosed letters, sign and attach your address and social security identification as shown on the enclosed instructions. **(FOR YOUR SECURITY AND PROTECTION, THE CREDIT BUREAUS WILL NOT RESPOND TO YOUR LETTERS WITHOUT THE PROPER IDENTIFICATION DOCUMENTS ATTACHED).**

Step 3 - Watch for your updated credit reports from Experian, Equifax and TransUnion.

Please make a notation on your calendar of the date you sent the dispute letters to the agencies. You should receive an updated credit report from each agency within 30-45 days. Make a copy of each credit report received for your records and send the original to us. We will update your accounts in preparation for your next set of letters.

United Credit Education Services Contact Information

PO Box 130
Farmington, MI 48332

Phone: (248) 848-9065

Fax: (248) 699-7000

Email: reports@united-credit.org

02/25/2019

Experian
P. O. Box 9701
Allen, TX 75013

To Whom It May Concern:

I have thoroughly reviewed my credit report and I would like to inform you of the inaccuracies it contains (see list below). I am requesting, under the provisions of the Fair Credit Reporting Act (FCRA), 15 USC section 1681i, that you investigate these accounts.

Accounts

Reason

[REDACTED]
[REDACTED]

This collection is not my account.

[REDACTED]
[REDACTED]

This collection is not my account.

[REDACTED]
[REDACTED]

Not mine, I never had an account with this company.

[REDACTED]
[REDACTED]

Not mine, I never had an account with this company.

I understand that failure to investigate these accounts within a period of thirty days will result in “non-verification” which requires that the above accounts be immediately removed from my credit file.

I also understand that the Fair Credit Reporting Act – specifically 15 USC sections 1681i(d) and 1681j – requires that I receive both written notification of the appropriate corrections and updated credit reports at no charge.

Thank you for your time and attention to this matter. I look forward to hearing from you soon.

Sincerely,

Edene S Lakpa

[REDACTED]
[REDACTED]

02/25/2019

Equifax
P. O. Box 740241
Atlanta, GA 30374

To Whom It May Concern:

I have thoroughly reviewed my credit report and I would like to inform you of the inaccuracies it contains (see list below). I am requesting, under the provisions of the Fair Credit Reporting Act (FCRA), 15 USC section 1681i, that you investigate these accounts.

Accounts	Reason
[REDACTED] [REDACTED]	This collection is not my account.
[REDACTED] [REDACTED]	This collection is not my account.
[REDACTED] [REDACTED]	Not mine, I never had an account with this company.
[REDACTED] [REDACTED]	Not mine, I never had an account with this company.

I understand that failure to investigate these accounts within a period of thirty days will result in “non-verification” which requires that the above accounts be immediately removed from my credit file.

I also understand that the Fair Credit Reporting Act – specifically 15 USC sections 1681i(d) and 1681j – requires that I receive both written notification of the appropriate corrections and updated credit reports at no charge.

Thank you for your time and attention to this matter. I look forward to hearing from you soon.

Sincerely,

Edene S Lakpa

[REDACTED]
[REDACTED]

02/25/2019

Transunion
P. O. Box 2000
Chester, PA 19016

To Whom It May Concern:

I have thoroughly reviewed my credit report and I would like to inform you of the inaccuracies it contains (see list below). I am requesting, under the provisions of the Fair Credit Reporting Act (FCRA), 15 USC section 1681i, that you investigate these accounts.

Accounts

Reason

[REDACTED]
[REDACTED]

This collection is not my account.

[REDACTED]
[REDACTED]

Not mine, I never had an account with this company.

[REDACTED]
[REDACTED]

Not mine, I never had an account with this company.

[REDACTED]
[REDACTED]

Not mine, I never had an account with this company.

I understand that failure to investigate these accounts within a period of thirty days will result in “non-verification” which requires that the above accounts be immediately removed from my credit file.

I also understand that the Fair Credit Reporting Act – specifically 15 USC sections 1681i(d) and 1681j – requires that I receive both written notification of the appropriate corrections and updated credit reports at no charge.

Thank you for your time and attention to this matter. I look forward to hearing from you soon.

Sincerely,

Edene S Lakpa

[REDACTED]
[REDACTED]

ATTACHMENT F

To: Mr. Kevin Jerome



Jan 23, 2019, 10:55 AM

Please be aware that we will be preparing and sending your next set of disputes letters in the near future.

It is important that you remember to send any credit reports or correspondence you receive from Experian, Equifax or TransUnion to Positive Credit Builder at the following address. Be sure to keep a copy for your records.

Positive Credit Builder
PO Box 417
Farmington, MI 48332

For document clarity and completeness, FES prefers to receive your credit reports by mail. If you email your reports, they should be scanned and directed to documents@fesprotectionplan.com. Caution: email is not as reliable as mailing your credit reports - please make sure to scan both sides of your credit reports - FES cannot be responsible for missing pages, incomplete credit reports or documents that are not received by our email directory. All credit reports must be emailed as one multi page pdf document, emails sent with multiple individual pages will not be processed.

These documents from the credit bureaus will be used to update your file and prepare your next set of dispute letters. If you did not receive any updates from Experian, Equifax or TransUnion, your dispute letters will still be prepared and sent to you.

Get an instant account update and progress report anytime by visiting www.fesprotectionplan.com.

Need additional coaching assistance? Contact an FES Protection Plan Coach at 248-848-9065, option 1 or support@fesprotectionplan.com.

Thank you,

Please send all letters and mail regarding your disputes to this email.
Send them that so they know what to do with the results. They only have 2 weeks to get them into corporate before the next round of letters are created

Jan 24, 2019, 2:04 PM

Hello, sorry it took so long but I started setting up my account. i'm confused as to how to set up the identity protection. is that through Privacy Armor? and if so it says I need a log in or member ID?

You may need to contact privacy armor. That's a privacy armor question. Yes it is the identity theft protection

You may have an email from from privacy armorb

You should have an email indicating privacy armor will notify you when your account is ready

If you are still confused reach out to me and i will walk you through

Sry. I signed up while I was on my lunch. I'll finish the process tonight and wait for the email from privacy armor.

Okay call me if you need me please?



iMessage



To: Mr. Kevin Jerome



Okay call me if you need me please?

Will do

Jan 24, 2019, 5:54 PM

I never received an email saying privacy armor will notify me when my account is ready. Should I contact them or wait?

Give it 24 hours

Okay

Jan 26, 2019, 1:38 PM

Hi Mr. Jerome, I still haven't gotten an email from privacy armor yet. Should I call on Monday?

Yes mam.

Jan 28, 2019, 6:19 PM

Hi Mr. Jerome. I got the email from privacy armor and signed up today. I haven't received anything in the mail yet, but I know before you said there would be something I would have to do to remove items on my account that are not me. Could you remind me of those steps?

Hi Edene. They will be emailed, not mailed. The steps will be given with the dispute letters.

Sounds good

Jan 31, 2019, 3:26 PM

Hey Edene. All taken care of with your accounts?

Hi Mr. Jerome, I got the dispute instructions but I haven't gotten any other emails yet but I think everything else is good

Message kaylap@myfes.net and request your disputes to be emailed. Kayla is my assistant

Okay

Feb 4, 2019, 5:07 PM

Hi Mr. Jerome, question. So the dispute letters give the reason "not mine, I never had an account with this company"



iMessage



ATTACHMENT G

To: Mr. Kevin Jerome



Feb 4, 2019, 5:07 PM

Hi Mr. Jerome, question: So the dispute letters give the reason "not mine, I never had an account with this company"

Feb 4, 2019, 7:10 PM

Yes, it says that because we find typically inaccuracies regarding who is really the owner of this account. If you do not like that verbiage, I can go into

your account and have it disputed using more accurate dispute jargon.

okay

Feb 6, 2019, 2:53 PM

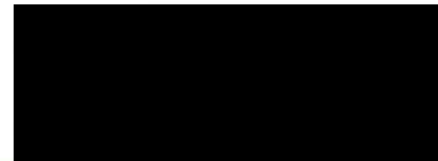
Do you want the language adjusted?

Yes please

I'll have it adjusted tonight ready to go tomorrow morning

Thank you very much

Feb 6, 2019, 7:26 PM



I just sent a picture of the information you requested. Let me know if you can see them or if I should send it as texts

Got it. Will take care of it first thing in the morning

Feb 8, 2019, 10:21 AM

Good Morning Mr. Jerome. Just wanted to remind you to send the papers

Feb 8, 2019, 11:26 AM

In about 3 hours it will be complete



iMessage



To: Mr. Kevin Jerome



Feb 8, 2019, 11:26 AM

In about 3 hours it will be complete

Feb 8, 2019, 5:29 PM

Hi again, just wanted to see if the papers had been sent yet

Feb 8, 2019, 8:53 PM

Hi Edene, apologies. I couldn't send them out today. I am in transit from vegas. Allow me to land and this will be handled by no later than Saturday

Feb 9, 2019, 6:08 PM

Okay, thank you!

Feb 11, 2019, 3:53 PM

Be on the lookout for the disputes

Feb 11, 2019, 11:09 PM

The updated disputes will be in your email at 12pm eastern tomorrow

Feb 12, 2019, 9:24 AM

Edene. Your credit smart password you sent is incorrect

Cannot update your file without that login info

I just logged in. That's my login information

I just logged in with the username and password I sent you. Double check you're spelling the email correctly

The password you sent me for smartcredit is the last 4 of your social

That's my password

For your smartcredit login? If so I'll try again

Send me the direct link to the smartcredit. Is that the FES, UCES?

www.smartcredit.com



iMessage



To: Mr. Kevin Jerome



For your smartcredit login? If so I'll try again

Send me the direct link to the smartcredit. Is that the FES, UCES?

www.smartcredit.com

You have to login from your client page.

It says my account is locked

I won't be able to contact customer service until later or tmrw I'm too busy at work today

Is this the only way you can do it?

You have to login into your client page on FESPP. Okay you'll have to call them. They are the fastest customer service. No exaggeration. Yes that is. I have to go into your system and physically change the jargon

I did login through my client page through FES. When I clicked the smart credit link and tried to login it told me my account was locked. I will let you know when I call. Thanks.

Okay. You'll be on hold if you are not so fortunate. 2-4 minutes typically

Okay. I most likely won't be able to call until tmrw

Feb 13, 2019, 1:17 PM

Okay

Feb 14, 2019, 8:08 AM

Hi edene, have you called?

No, I haven't had time. It's been an incredibly busy week.

Feb 14, 2019, 2:10 PM

I know! They close at 7pm eastern!

Feb 15, 2019, 6:41 AM

I'm just going to send the forms as is. I will not have time to call

Okay. Round 2. We will adjust them



iMessage



To: Mr. Kevin Jerome



Feb 15, 2019, 6:41 AM

I'm just going to send the forms as is. I will not have time to call

Okay. Round 2. We will adjust them

They do have the fastest customer service. Meaning you'd be off the phone in less than 5 min

Lo! I don't even have time to call my parents, let alone this. I can try calling next week then

No no. Edene im calling them at 8AM. All I need you to do is pick up and verify your credentials and we will be done. Can you do this? I'll make it simple. However we are not waiting till next week. You are paying for the service. Next week will be unacceptable. 8 AM. I'll call them. Once they pick up, you just verify

Okay

Feb 15, 2019, 8:04 AM

They open at 10. I'll call at 10:40 am and once I get them on the phone. I'll call you

Alrighty. Thank you

Feb 15, 2019, 11:10 AM

I'm going to be on the metro in about 15 minutes and then a meeting from 12-2. Let me know when you're about to call

Calling in 10. Finishing a call.

Feb 15, 2019, 4:49 PM

Okay the password is Shirley@16

Feb 18, 2019, 2:50 PM

Roger. Updating your disputes tonight

Also,
Who are your top two friends or family members who would benefit from speaking to me about the services we offer?

Thanks and I'm not sure

Feb 19, 2019, 8:22 PM



iMessage



To: Mr. Kevin Jerome



Thanks and I'm not sure

Feb 19, 2019, 8:22 PM

Your disputes have been updated. Will have them out to you tomorrow morning. Only 4 accounts to clean
Kevin J. IG: @thinkobsidian

I got the emailed update! thank you, I will still send the verizon one that says the account is "not mine, never had an account" because that one was accurate, and use the new jargon for the other 3. is that okay?

Either will do Edene. All will be effective

Awesome, thanks!

Feb 20, 2019, 12:03 AM

Sorry for the late text, but I received a letter from discover. Should I forward that to you all?

Feb 20, 2019, 8:28 AM

Documents@fesprotectionplan.com

Feb 20, 2019, 8:03 PM

Thanks! Is it possible to email the letters I'm supposed to print again? The 3 with the new wording

Feb 21, 2019, 2:38 PM

message kayla kaylap@myfes.net and request the new dispute letters to be emailed.

Any chance you can put a post up on your social media so I can help other recent college grads?

Okay. And I deleted all my social media weeks ago

Feb 23, 2019, 9:53 PM

Hi Mr. Jerome, I emailed Friday or Thursday and never heard back. Do you know when the letters will be emailed?

Did you email kaylap@myfes.net

I did

Do I need to email again



iMessage



To: Mr. Kevin Jerome



I did

Do I need to email again

Feb 24, 2019, 9:09 PM

No mam, ill have them emailed tomorrow morning

Feb 25, 2019, 8:47 AM

Thank you

Feb 25, 2019, 3:10 PM

Good afternoon, do you know when the letters will be emailed?

Hi Edene. There was a confusion with your request. They are fixing the issue right now which is what caused the hiccup
I am waiting on Kayla' and we will be able to proceed

Okay, thank you

Edene, our credit litigation team just called due to the request. They recommended that we leave the jargon as is for maximum results and only change depending on how the creditors respond and what they show us.

Ok

Also, I have a letter from AT&T saying I owe them. Like the Verizon account it's not mine, but it's weird that it didn't show up on my report. I'm emailing all the letters to the email you sent me tonight

Yes please. That's very important. Leave a note indicating this is not on your credit report

Okay. Will do

Feb 26, 2019, 7:34 AM

Your letters are ready to be printed. Let's get you cleaned up Edene!

I put them in the mail yesterday

🙄🙄🙄🙄🙄🙄🙄🙄

Mar 12, 2019, 5:57 PM



iMessage



ATTACHMENT H

To: Mr. Kevin Jerome



Apr 12, 2019, 7:38 PM

Hi Edene. For concerns about questions about proper emails to send documents to

It is documents@fesprotectionplan.com

If you do not feel as if things aren't changing or they aren't responding. The corporate number is

[+1 248-848-9065](tel:+12488489065). As for reaching me. You have my calendar now to add appointments. When I first began disputing my cases for 5 months I was able to get two things off my report. I was somewhat upset as other clients went up like 100 points in two months and then BAM, things began coming off. For more explanation if still frustrated. Call corporate and they can go into more detail as to the unknown account that is showing up.

Apr 17, 2019, 4:50 PM

Just got off a frustrating call with someone in corporate customer service. I am still thoroughly confused as to this whole process. I scheduled a call with you tmrw. I would like to discuss my settlement with discover, discover's response that they would not remove negative items from my account and whether or not any of the other companies I have negative items with have similar policies (that they do not remove negative items from credit reports). Additionally, I would like to discuss what the importance and use of dispute letters are. Thank you.

Yes ma'am

Apr 18, 2019, 6:38 PM

Hi sry about that I'm ready now

Apr 26, 2019, 12:50 PM

Edene, im reading your investigation. Results. The service is working..... They deleted the discover account from your report!
Kevin J. IG: @thinkobsidian

Oh okay, nice!

May 3, 2019, 4:54 PM

I am going to go to a police station this weekend, what are the next steps with the other accounts. I haven't received any other letters or anything

May 6, 2019, 1:54 PM

Hi Edene, This is the process, if you look at your investigation results, items are being removed. I saw every one on this on the last set of results you sent to me.

I did take a look online, it only shows that the discover account has been deleted from experian. Do you know if



iMessage



To: Mr. Kevin Jerome



May 6, 2019, 1:54 PM

Hi Edene, This is the process, if you look at your investigation results, items are being removed. I saw every on this on the last set of results you sent to me.

I did take a look online, it only shows that the discover account has been deleted from experian. Do you know if it is taken off of all three or just one?

Yes all three. Remember this is a legal dispute process. We can't rush the attorneys in how they are disputing your info. The fact that we removed one account on your last dispute is indication we are getting results. Outside of that we have to mail the process and rinse and repeat the process until everything is off

Also, I know you previously said there was a way to add my rent payments to my credit. Should I still do this if one of my roommates pays rent late? the way it goes on the account even though we all pay sparsely it's counted under one account. Additionally, you had previously said something about utility bills being used to decrease the amount of something but I can't remember what

All of your messages are jumbled

Also, I know you previously said there was a way to add my rent payments to my credit. Should I still do this if one of my roommates pays rent late? the way it goes on the account even though we all pay sparsely it's counted under one account. Additionally, you had previously said something about utility bills being used to decrease the amount of something but I can't remember what

May 6, 2019, 5:34 PM

I'm not sure why it sent as multiple messages I only sent on text. But I took a picture of the text, did you get the picture?

May 8, 2019, 11:51 AM

Hi edene. No ma'am. You were asking about credit my rent correct?

Yes. But one of my roommates pays late, although our names are all attached to our individual payments the lease counts us all as one



iMessage



ATTACHMENT I

From: Shirley Lakpa [REDACTED]
Subject: Re: UCES - follow up
Date: June 4, 2019 at 9:55 AM
To: Jade Teat <jadet@myfes.net>

Good Morning Jade,

Thank you so much for all your help. I did get your voice mails (sorry my phone's typically on DND during the day when I'm at work). You have been very helpful. I was able to log into my account and look at the documents. I will spend time getting more familiar with the process and looking at the documents as we as familiarizing myself more with the website. I will be sure to reach out if I have any questions.

Thank you again for your assistance.

Regards,

Edene Shirley Lakpa

On Jun 4, 2019, at 9:49 AM, Jade Teat <jadet@myfes.net> wrote:

Good Morning Ms. Lakpa:

The scope of this question is a little too detailed to explain in email. However, I was able to leave you a voice mail. We have your updated email on file with the password being the last four of your social security.

Per our previous conversation, one free month will be applied to your account. Please reply to this email or call if you have additional concerns on this topic.

Sincerely,
Jade P L /Customer Support
United Credit Education Services
Fax: (248) 699-7000
Email: reports@myuces.net

From: Shirley Lakpa [REDACTED]
Sent: Monday, June 3, 2019 7:07 PM
To: Jade Teat <jadet@myfes.net>
Subject: Re: UCES - follow up

Hi Jade,

Thank you so much for your call last week. Sorry we couldn't connect, when you called I was at work. There was something else I would like help with. I want to know if it is possible to remove Kevin Jerome and his assistant Kayla P from my account. They have not been very helpful. If it's possible I would like to work with someone else. If not possible, I would be fine just emailing the documents to FES and handling the dispute letter process using the online system.

I am also having trouble logging in. I updated my email last week on Friday from [REDACTED] to [REDACTED] and I'm having trouble logging in now. It's telling me that my login is incorrect. I did try the password reset option but I haven't received a reset link in any mailbox.

Best Regards,

Edene Shirley

On May 31, 2019, at 9:05 AM, Shirley Lakpa
[REDACTED] wrote:

Thank you. Yesterday I was in a bad cell area and the phone kept cutting in and out. I will go online and visit the sections you suggested.

Regards,

Edene Shirley Lakpa
Bachelor of Science, Biology
Howard University, Class of 2018
[REDACTED]
[REDACTED]

On May 30, 2019, at 5:35 PM, Jade Teat <jadet@myfes.net> wrote:

Hello Ms. Lakpa,

As a continuation to our interrupted conversation, I wanted to provide this information regarding any correspondence from the creditors. To learn more about collections letters and how to respond, please visit the "*Credit Builder*" section on the Protection Plan website, and select the "*Forms & Documents*" tab.

Thank you,

Customer Support Team
Phone: (248)-848-9065, Option 1
Hours of operation: M-F 9am-9pm EST

Visit us at –
www.ucesprotectionplan.com

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Date: June 4, 2019 at 9:49 AM
To: Shirley Lakpa [REDACTED]

JT

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From: Shirley Lakpa [REDACTED]
Subject: Re: UCES - follow up
Date: June 3, 2019 at 7:06 PM
To: Jade Teat jadet@myfes.net

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I am also having trouble logging in. I updated my email last week on Friday from [REDACTED] to [REDACTED] and I'm having trouble logging in now. It's telling me that my login is incorrect. I did try the password reset option but I haven't received a reset link in my mailbox.

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To: [REDACTED]

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ATTACHMENT J

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ January 15, 2019 - February 13, 2019 ■ Page 1 of 5

**WELLS
FARGO**EDENE SHIRLEY LAKPA
[REDACTED]
[REDACTED]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (300)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Activity summary

Beginning balance on 1/15

Deposits/Additions

Withdrawals/Subtractions

Ending balance on 2/13

Account number: [REDACTED]

EDENE SHIRLEY LAKPA

Minnesota account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 091000019

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ January 15, 2019 - February 13, 2019 ■ Page 2 of 5



Transaction history

[illegible]

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ February 14, 2019 - March 13, 2019 ■ Page 1 of 8

**WELLS
FARGO**EDENE SHIRLEY LAKPA
[REDACTED]
[REDACTED]

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Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Activity summary

Beginning balance on 2/14	[REDACTED]
Deposits/Additions	[REDACTED]
Withdrawals/Subtractions	[REDACTED]
Ending balance on 3/13	[REDACTED]

Account number: [REDACTED]

EDENE SHIRLEY LAKPA

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For Direct Deposit use

Routing Number (RTN): 091000019

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Account number: [REDACTED] ■ February 14, 2019 - March 13, 2019 ■ Page 2 of 8



Transaction history

[illegible]

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ March 14, 2019 - April 11, 2019 ■ Page 1 of 8

**WELLS
FARGO**EDENE SHIRLEY LAKPA
[REDACTED]
[REDACTED]

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My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Activity summary

Beginning balance on 3/14	[REDACTED]
Deposits/Additions	[REDACTED]
Withdrawals/Subtractions	[REDACTED]
Ending balance on 4/11	[REDACTED]

Account number: [REDACTED]

EDENE SHIRLEY LAKPA

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For Direct Deposit use

Routing Number (RTN): 091000019

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



Transaction history

[illegible]

Wells Fargo Everyday Checking

Account number: [REDACTED] ■ April 12, 2019 - May 13, 2019 ■ Page 1 of 7

**WELLS
FARGO**EDENE SHIRLEY LAKPA
[REDACTED]
[REDACTED]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (300)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Activity summary

Beginning balance on 4/12	[REDACTED]
Deposits/Additions	[REDACTED]
Withdrawals/Subtractions	[REDACTED]
Ending balance on 5/13	[REDACTED]

Account number: [REDACTED]

EDENE SHIRLEY LAKPA

Minnesota account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 091000019

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: [REDACTED] ■ April 12, 2019 - May 13, 2019 ■ Page 2 of 7



Transaction history

[illegible]

Wells Fargo Everyday Checking

June 13, 2019 ■ Page 1 of 8

**WELLS
FARGO**

EDENE SHIRLEY LAKPA

[REDACTED]
[REDACTED]

Questions?

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Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Activity summary

Beginning balance on 5/14

Deposits/Additions

Withdrawals/Subtractions

Ending balance on 6/13[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Account number: [REDACTED]

EDENE SHIRLEY LAKPA*Minnesota account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 091000019

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Transaction history (continued)**[illegible]

ATTACHMENT K


3673

YOUTH FINANCIAL LITERACY FOUNDATION
37735 ENTERPRISE COURT, SUITE 600B
FARMINGTON HILLS, MI 48331

DATE 12/9/19 74-347/724

PAY TO THE ORDER OF Eolene Shirley Lakpa \$ 455.00

Four hundred fifty five dollars 00/100 only DOLLARS

 **Huntington**

FOR Refund Gerald R. Thompson

⑈00003673⑈ ⑆072403473⑆ [REDACTED] 3258⑈



UCES Protection Plan

12/10/2019

Dear Edene Lakpa:

We are very sorry that you weren't satisfied with UCES Protection Plan. We strive to provide the best service possible to our clients and we are very disappointed that we did not meet your expectations.

Enclosed is a refund check for \$455.00.

Sincerely,

Customer Relations / UCES Protection Plan
Phone: 248-848-9065, option 1
www.ucesprotectionplan.com



YOUTH FINANCIAL LITERACY FOUNDATION

37735 ENTERPRISE COURT, SUITE 600B
FARMINGTON HILLS, MI 48331

3673

DATE 12/9/19

74-347/724

PAY
TO THE
ORDER OF

Edene Shirley Lakpa

\$ 455.00

Four hundred fifty five dollars 00/100 only

DOLLARS

 **Huntington**

FOR

Refund

Gerald R Thompson

⑈00003673⑈ ⑆072403473⑆ [REDACTED] 258⑈